

February 11, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Honorable Judge Robert D. Drain

Ref: Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Honorable Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the current employees and retirees of Delphi Corporation. This information was only made known to us via Notice of Motion on February 6, 2009 and gave us a mere eleven days to file our objections. Retirees also received a letter dated February 5, 2009 outlines the new costs. Evidently Delphi Corporation has made the decision for your Honor and is not waiting until February 24, 2009 hearing. (attachment 1)

Many of the most recent retirees of Delphi were retired BY the company and NOT by the choice of the employee. They are not eligible for Medicare until age 65. They had no alternative; they were just told they would be retiring on a specific date. This left little time to prepare for retirement and to adjust to a significantly reduced income. Shortly after, they were hit with this latest development (loss of health care) which will cause additional financial hardship for every retiree.

The estimated employee cost to maintain current health care coverage is about 70% - 80% of the monthly retirement check. This will have a huge impact not only on the current retirees/families and soon-to-be retirees, but also every community where they live. For example, a retiree living in Michigan has a choice and premium variance of the "self-pay health insurance" from the company. However, a retiree who resides in Arizona has only one choice and premium of "self-pay", and it is the highest of all at \$1332 monthly. (attachment 2)

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plan have lost 40 - 60 % of their savings. As you know, the cost of living has increased significantly in the last two years based on rising energy costs alone. This coupled with the loss of health care benefits will have a crippling effect on the lives of every retiree of Delphi Corporation. Health care benefits are currently scheduled to expire at the age of 65 for all retirees. This will decrease the overall cost to the company as each of us reaches the age of 65.

It is clear with the current bailout situation and the fact that a consortium of automotive suppliers will seek a \$20.5 billion bailout (Associated Press, New York, February 5, 2009), that Delphi will seek future taxpayer-funded, government bailout. The \$17.5 billion government loan guarantees for General Motors (Delphi's largest customer) and Chrysler Corp by the Bush administration clearly paves the way for additional taxpayer funds during the Obama administration. How do these taxpayer-funded loans impact the business environment and bottom line of the automotive suppliers?

Thank you, your honor, for at least curbing some expenses regarding legal and accounting fees. According to the Detroit News (July 2007), Delphi will be the most expensive bankruptcy in automotive history. Legal and accounting fees to date are well over \$300 million dollars; far exceeding the retiree health and life insurance discontinuance. Is this the intent of Chapter 11 "restructuring?" The entire employee staff has sacrificed for years for the solvency of the company, only to be told more is needed to "emerge from bankruptcy." This has been ongoing for almost 4 years!

It is also interesting to note, that Delphi Europe and Asian operations are not in bankruptcy.

Please know that all of the 15,000 + retirees/families and soon-to-retire, who will be negatively impacted by this action, will be trusting in you to make the right and honorable decision concerning Document #14705 dated February 4, 2009.

We ask you to please REJECT this motion.

If the motion is to be granted (it is transparent from all indications that it will) and benefits eliminated, please extend the election date from March 27, 2009 and effective termination date from April 1, 2009, to at least July 1, 2009. This will allow the "human capital" more research and financial means to secure cost effective healthcare and premiums.

Thank you for your time and consideration in this matter.

Sincerely yours,



William H. Zednik
5115 N. Dysart Rd., Ste 202-157
Litchfield Park, AZ 85340
623-386-2995

Encls: as stated

cc: as referenced in motion

DELPHI

February 5, 2009

To Delphi Health and Life Program Participants:

The challenges created by a weakened global economy continue to have a dramatic impact on the automotive industry and on Delphi, with customer volumes at levels not likely to recover in the short term. We have and ~~will continue to support our customers and manage our supply~~ chain through this turbulent time. All of us are working on cost-reduction initiatives that have helped make a difference. However, it is essential that we take significant and immediate actions to further address the current challenges.

After consideration of factors including declining revenue and challenging market forecasts, effective April 1, 2009, Delphi will no longer provide health care and life insurance in retirement to salaried employees and retirees. In these extraordinary economic times, it is necessary for Delphi to discontinue these benefits in order to work towards further modifications to its plan of reorganization that will enable the company to emerge from Chapter 11 reorganization as soon as practicable. Delphi acknowledges these actions will impose a real hardship on former beneficiaries of these programs. However, the company's recognition of this hardship, which allowed Delphi to continue these benefits in a more robust economic environment, regretfully does not support continuing these programs in the current economic environment.

Current retirees participating in the Delphi Health Care Program for Salaried Employees and the Delphi Life & Disability Benefits Program for Salaried Employees will be affected as noted below. Specifically, effective April 1, 2009:

Health Care Coverages

- Delphi will no longer provide Corporation contributions towards health care coverages ;
- You may continue health care coverages on a self-pay basis by paying the full cost of any coverages continued (attached is a chart showing the estimated cost of the various coverages);
- Retiree Health Reimbursement Accounts will be discontinued; and
- Delphi will no longer provide the Medicare Special Benefit.

Life Insurance Coverages

- Retiree Basic Life Insurance coverage currently in effect will be terminated and you will be given the opportunity to convert this coverage to a personal policy without proof of your good health.

attached

Estimated 2009 Retiree Self-Pay Rates

Rates shown below are Monthly Rates							
Health Plan Name	Employee Only	Employee and Spouse	Employee and Child(ren)	Family	Spouse Only	Child(ren) Only	Spouse & Child(ren)
Enhanced Medical Plan	\$666.00	\$1,332.00	\$1,198.80	\$1,864.80	\$666.00	\$666.00	\$1,198.80
Point-of-Service Plan	\$636.00	\$1,272.00	\$1,144.80	\$1,780.80	\$636.00	\$636.00	\$1,144.80
Comprehensive Health Savings Plan	\$332.00	\$664.00	\$597.60	\$929.60	\$332.00	\$332.00	\$597.80
Health Net (Southern CA)	\$520.99	\$1,094.08	\$989.88	\$1,458.77	N/A	N/A	N/A
Advantage Health Plan (IN)	\$502.72	\$1,055.77	\$955.17	\$1,407.62	N/A	N/A	N/A
HAP (MI)	\$333.43	\$700.21	\$633.52	\$933.60	N/A	N/A	N/A
Priority Health West (MI)	\$507.89	\$1,066.57	\$965.02	\$1,422.20	N/A	N/A	N/A
Blue Care Network (Southeast Michigan)	\$312.81	\$656.90	\$594.34	\$875.87	N/A	N/A	N/A
Priority Health East (MI)	\$377.92	\$793.67	\$718.07	\$1,058.22	N/A	N/A	N/A
Health Plus of Michigan (MI-Flint)	\$386.05	\$810.70	\$733.49	\$1,080.93	N/A	N/A	N/A
Health Plus of Michigan (MI-SE Mich)	\$304.99	\$640.48	\$579.48	\$853.97	N/A	N/A	N/A
Health Plus of Michigan (MI-Saginaw)	\$399.75	\$839.49	\$759.54	\$1,119.32	N/A	N/A	N/A
Blue Care Network (MI-East/Saginaw)	\$404.59	\$849.64	\$768.73	\$1,132.85	N/A	N/A	N/A
Blue Care Network (Mid-Michigan)	\$404.59	\$849.64	\$768.73	\$1,132.85	N/A	N/A	N/A
Blue Care Network (East/Flint Michigan)	\$368.60	\$774.06	\$700.34	\$1,032.08	N/A	N/A	N/A
Blue Point 2 (NY-Rochester)	\$370.98	\$853.26	\$934.13	\$983.10	N/A	N/A	N/A
United HealthCare (Dayton/Cinci)	\$600.59	\$1,261.24	\$1,141.12	\$1,681.64	N/A	N/A	N/A
Kaiser Permanente (OH)	\$419.44	\$880.82	\$796.94	\$1,174.43	N/A	N/A	N/A
Health Assurance - Warren/Youngstown (OH)	\$550.38	\$1,155.79	\$1,045.72	\$1,541.06	N/A	N/A	N/A
Dental	\$44.00	\$88.00	\$79.20	\$123.20	N/A	N/A	N/A
Vision	\$3.00	\$6.00	\$5.40	\$8.40	N/A	N/A	N/A
Extended Care Coverage	\$11.00	\$22.00	\$19.80	\$30.80	N/A	N/A	N/A

Notes: Rates are evaluated on an annual basis and are subject to change.

Spouse Only, Child(ren) Only, Spouse & Child(ren) are available only to retirees who are Medicare eligible and age 65 or older.

(attach 2)